SERFF Tracking Number:	LBPM-125293272	State:	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

Filing at a Glance

Companies: Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation

Product Name: Liberty Guard Personal Automobile Policy Program	SERFF Tr Num: LBPM-125293272	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: AR-PC-07-026107
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AR AO MSC	State Status:
Filing Type: Rule	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Laura Miller	Disposition Date: 09/24/2007
	Date Submitted: 09/17/2007	Disposition Status: Filed
Effective Date Requested (New): 04/21/2008		Effective Date (New): 04/21/2008
Effective Date Requested (Renewal): 05/26/2008		Effective Date (Renewal): 05/26/2008

General Information

Project Name: Personal Automobile Rule Revision	Status of Filing in Domicile: Not Filed
Project Number: AR AO MSC	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 09/24/2007	
State Status Changed: 09/17/2007	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

Introduce the Market Segment Program

Company and Contact

Filing Contact Information

Craig Cunningham, Manager of Product Analysis   craig.cunningham@libertymutual.com

SERFF Tracking Number:	LBPM-125293272	*State:*	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	*State Tracking Number:*	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	*Sub-TOI:*	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

175 Berkeley Street   (800) 225-8346 [Phone]

Boston, MA 02116   (617) 574-6699[FAX]

Filing Company Information

Liberty Insurance Corporation	CoCode: 42404	State of Domicile: Illinois
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 03-0316876	

Liberty Mutual Fire Insurance Company	CoCode: 23035	State of Domicile: Wisconsin
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-1924000	

The First Liberty Insurance Corporation	CoCode: 33588	State of Domicile: Iowa
175 Berkeley Street	Group Code: 111	Company Type:
Boston, MA 02116	Group Name:	State ID Number:
(800) 225-8346 ext. [Phone]	FEIN Number: 04-3058503	

SERFF Tracking Number:	LBPM-125293272	*State:*	Arkansas	
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	AR-PC-07-026107	
Company Tracking Number:	AR AO MSC			
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*	
Product Name:	*Liberty Guard Personal Automobile Policy Program*			
Project Name/Number:	*Personal Automobile Rule Revision/AR AO MSC*			

Filing Fees

Fee Required?   Yes

Fee Amount: $25.00

Retaliatory?   No

Fee Explanation: $25.00 for rule filing

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty Mutual Fire Insurance Company	$25.00	09/17/2007	15652219
The First Liberty Insurance Corporation	$0.00	09/17/2007	
Liberty Insurance Corporation	$0.00	09/17/2007	

SERFF Tracking Number:	LBPM-125293272	State:	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/24/2007	09/24/2007

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/20/2007	09/20/2007	Craig Cunningham	09/21/2007	09/21/2007

SERFF Tracking Number:	*LBPM-125293272*	*State:*	*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*	*AR-PC-07-026107*
Company Tracking Number:	*AR AO MSC*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Liberty Guard Personal Automobile Policy Program*		
Project Name/Number:	*Personal Automobile Rule Revision/AR AO MSC*		

Disposition

Disposition Date: 09/24/2007

Effective Date (New): 04/21/2008

Effective Date (Renewal): 05/26/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number:	LBPM-125293272	State:	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Manual Pages	Filed	Yes
Supporting Document	Rate/Rule Schedule	Filed	Yes

SERFF Tracking Number:	LBPM-125293272	State:	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/20/2007
Submitted Date	09/20/2007
Respond By Date	

Dear Craig Cunningham,

This will acknowledge receipt of the captioned filing. Please advise if your are in compliance with Ark. Code ann. 23-89-210,which mandates the College Graduate Discount.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/21/2007
Submitted Date	09/21/2007

Dear Alexa Grissom,

Comments:

Response 1

Comments: Dear Ms. Grissom,

Liberty Mutual's Arkansas rate manual includes a Good Student Discount in compliance with AR 23-89-210.   The Good Student Discount is on page B 5 of our rate manual which was not included in this filing.   I apologize for any confusion that the reference to the College Education Discount on page D 01LIC of this filing may have created.

The College Education Discount is separate from the Good Student Discount, and is not offered by the Liberty Insurance Corp.   Our rate pages are explicit on this issue to eliminate confusion among the rating manual users.

Changed Items:

No Supporting Documents changed.

SERFF Tracking Number:	LBPM-125293272	State:	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Laura Miller

SERFF Tracking Number:	*LBPM-125293272*	*State:*		*Arkansas*
First Filing Company:	*Liberty Insurance Corporation, ...*	*State Tracking Number:*		*AR-PC-07-026107*
Company Tracking Number:	*AR AO MSC*			
TOI:	*19.0 Personal Auto*	*Sub-TOI:*		*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Liberty Guard Personal Automobile Policy Program*			
Project Name/Number:	*Personal Automobile Rule Revision/AR AO MSC*			

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	LBPM-125293272	State:	Arkansas	
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107	
Company Tracking Number:	AR AO MSC			
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)	
Product Name:	Liberty Guard Personal Automobile Policy Program			
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC			

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Filed 09/24/2007

Comments:
Attachment:
transmittal.pdf

Review Status:

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp

Filed 09/24/2007

Bypass Reason: N/A
Comments:

Review Status:

Bypassed -Name: NAIC loss cost data entry document
Bypass Reason: N/A
Comments:

Filed 09/24/2007

Review Status:

Satisfied -Name: Cover Letter

Filed 09/24/2007

Comments:
Attachment:
cover letter.pdf

Review Status:

Satisfied -Name: Manual Pages

Filed 09/24/2007

Comments:
Attachments:
Section D p 1LIC.pdf
Section D p 4.pdf
Rate Pages R 2 and 12.pdf
pd 1_2_4.pdf

SERFF Tracking Number:	LBPM-125293272	State:	Arkansas
First Filing Company:	Liberty Insurance Corporation, ...	State Tracking Number:	AR-PC-07-026107
Company Tracking Number:	AR AO MSC		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Liberty Guard Personal Automobile Policy Program		
Project Name/Number:	Personal Automobile Rule Revision/AR AO MSC		

Review Status:

Satisfied -Name: Rate/Rule Schedule

Filed   09/24/2007

Comments:

Attachment:

Rate Rule Schedule.pdf

Property & Casualty Transmittal Document
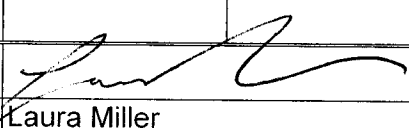
1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
	h. Subject Codes	

3.	Group Name	Group NAIC #
	Liberty Mutual Group	111-01112

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Liberty Mutual Fire Insurance Company	WI	111-23035	04-1924000	
The First Liberty Insurance Corporation	IA	111-33588	04-3058503	
Liberty Insurance Corporation	IL	111-42404	03-0316876	

5.	Company Tracking Number	AR AO MSC

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Laura Miller 175 Berkeley Street, 03J, Boston, MA 02117	Industry Filings Analyst	800-225-8346	617-574-6699	laura.miller@libertymutual.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Laura Miller

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	All types
11.	State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Liberty Guard Personal Auto Policy Program
13.	Filing Type	☐ Rate/Loss Cost ☐ Rules ☒ Rates/Rules ☐ Forms ☐ Combination Rates/Rules/Forms ☐ Withdrawal ☐ Other (give description)
14.	Effective Date(s) Requested	New: 4/21/08 Renewal: 5/26/08

15.	Reference Filing?	☐ Yes ☒ No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	
19.	Status of filing in domicile	☒ Not Filed ☐ Pending ☐ Authorized ☐ Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	AR AO MSC

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Introduce the Market Segment Program in Liberty Mutual Fire Insurance Company and The First Liberty Insurance Corporation for new business policies.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

September 17, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
Property and Casualty Division
1200 W 3rd Street
Little Rock, AR 72201-1904

Re: Arkansas Personal Auto Program
       Co. # AR AO MSC
       Liberty Mutual Fire Insurance Company 111-23035
       The First Liberty Insurance Corporation 111-33588
       Liberty Insurance Corporation 111-42404

Dear Commissioner:

In accordance with applicable and regulatory provisions, Liberty Mutual Fire Insurance Company, The First Liberty Insurance Corporation, and Liberty Insurance Corporation request approval to introduce the Market Segment Program in Liberty Mutual Fire Insurance Company and The First Liberty Insurance Corporation for new business policies. Migration of existing customers into the Market Segment Program will have no effect on their rates. These revisions are applicable to all new business policies effective **April 21, 2008** and renewals effective **May 26, 2008**.

Current Tier	Current Factor	Proposed Market Segment Factor
1L	0.80	0.80
1	0.84	0.84
2L	0.88	0.88
2	0.90	0.90
3L	0.92	0.92
3	1.00	1.00
4	1.10	1.10
5	1.20	1.20
6	1.40	1.40
10	0.70	0.70
11	0.77	0.77
12	0.83	0.83
13	0.87	0.87
14	0.91	0.91
15	0.96	0.96
16	1.00	1.00

17	1.05	1.05
18	1.10	1.10
19	1.15	1.15
20	1.20	1.20
21	1.28	1.28
22	1.35	1.35
23	1.42	1.42
24	1.50	1.50
25	1.60	1.60

Rating Manual Revisions

Section, Page #, and Rule	Explanation of Change
Section D, Page 1 LIC, Rule 38	Revised Rule 38 to include more detailed information regarding tier/grade assignment.
Section D, Page 4, Rule 38	Replace Rule 38 Tier Program with Market Segment Program Rule.
Section PD, Page 1, 2, and 4	Replace LMFIC tier wording with Market Segment wording.
Section R, Page 2	Delete LMFIC Tier Factor table.
Section R, Page 12	Add new page to Section R displaying the new LMFIC/TFLIC Market Segment Program factors.

If you have any questions, please direct them to Laura Miller at 800-225-8346, extension 41746, or e-mail laura.miller@LibertyMutual.com.

Sincerely,

Laura Miller
Industry Filings Analyst
Liberty Mutual Industry & Regulatory Relations
(800) 225-8346 X41746
Laura.Miller@LibertyMutual.com

SURCHARGE AND DISCOUNT APPLYING TO ALL COVERAGES WHICH PERMIT SURCHARGES AND DISCOUNTS

35. College Education Discount - does not apply.

36. Preferred Discount

Insureds, who meet the criteria provided below, will be eligible to have their premium reduced by the factor shown in the Automobile Rating Pages (Section R) as determined by the Premium Discount Pages (Section PD).

1. The policyholder must be a homeowner using the home as a primary residence,

2. no operator may have any surcharge points and

3. the applicant had liability insurance from another company or through the residual market that did not expire more than 15 days from the effective date of the policy.

37. Platinum Discount - does not apply

38. Tier Program -

Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a tier/grade (as shown in the Automobile Rating Pages, Section R)

Policies will be evaluated annually to determine whether they will maintain their existing tier/grade or be placed into a different tier/grade.

The tier/grade factor will be applied to Liability, Medical Payments, Collision and Damage to Your Auto premiums, as well as to any premium calculated under the Safe Driver Insurance Plan.

38. Market Segment Program

The following rules apply to policies originally effective on or after April 21, 2008 and renewals effective on or after May 26, 2008.

Each policy providing coverage for a private passenger auto (excluding antique automobiles), pickup, or van shall be assigned a factor (as shown in the Automobile Rating Pages, Section R)

Policies will be evaluated periodically with Liberty Mutual to determine whether they will maintain their current factor.

The factor will be applied to Liability, Medical Payments, Collision and Damage to your Auto premiums, as well as to any premium calculated under the Safe Driver Insurance Plan.

39-40. Reserved for future use

Increased Limits/Tier

*LMFIC = Liberty Mutual Fire Insurance Company
**LIC = Liberty Insurance Corporation
***TFLIC = The First Liberty Insurance Corporation

Increased Liability Limits	
Limit	**Factor**
75,000	1.00
100,000	1.03
300,000	1.21
500,000	1.34
1MIL	1.66
25/50/25	.88
25/50/50	.90
50/100/50	.98
50/100/100	1.01
100/300/50	1.10
100/300/100	1.12
100/300/300	1.20
250/500/50	1.22
250/500/100	1.25
250/500/500	1.35
300/300/500	1.36

Accidental Death Benefits	
Limit	**Rate**
5,000	4

Work Loss Benefits	
Indicator	**Rate**
No	0
Yes	7

Increased PIP Medical Payments		
Additional Limit	**LMFIC* / LIC****	**TFLIC*****
1,000	5	5
2,000	11	10
3,000	14	13
4,000	18	16
5,000	22	20

LIC Tier				
Tier	**Grade**			
	00	**01**	**02**	**03**
30	1.18	1.16	1.14	1.12
31	1.23	1.21	1.19	1.17
32	1.31	1.28	1.26	1.23
33	1.39	1.36	1.33	1.30
34	1.47	1.44	1.40	1.37
35	1.56	1.52	1.49	1.45
36	1.66	1.61	1.57	1.52
37	1.76	1.71	1.66	1.62
38	1.86	1.81	1.75	1.69
39	1.97	1.92	1.86	1.80
40	2.09	2.02	1.94	1.86
41	2.22	2.13	2.03	1.93
42	2.50	2.38	2.25	2.13
43	2.05	1.99	1.93	1.87
44	1.54	1.50	1.47	1.43
45	1.38	1.35	1.32	1.29

ARKANSAS
Automobile Rating Manual

LMFIC/TFLIC Market Segment Factors						
0.40	1.07	1.74	2.41	3.08	3.75	4.42
0.41	1.08	1.75	2.42	3.09	3.76	4.43
0.42	1.09	1.76	2.43	3.10	3.77	4.44
0.43	1.10	1.77	2.44	3.11	3.78	4.45
0.44	1.11	1.78	2.45	3.12	3.79	4.46
0.45	1.12	1.79	2.46	3.13	3.80	4.47
0.46	1.13	1.80	2.47	3.14	3.81	4.48
0.47	1.14	1.81	2.48	3.15	3.82	4.49
0.48	1.15	1.82	2.49	3.16	3.83	4.50
0.49	1.16	1.83	2.50	3.17	3.84	4.51
0.50	1.17	1.84	2.51	3.18	3.85	4.52
0.51	1.18	1.85	2.52	3.19	3.86	4.53
0.52	1.19	1.86	2.53	3.20	3.87	4.54
0.53	1.20	1.87	2.54	3.21	3.88	4.55
0.54	1.21	1.88	2.55	3.22	3.89	4.56
0.55	1.22	1.89	2.56	3.23	3.90	4.57
0.56	1.23	1.90	2.57	3.24	3.91	4.58
0.57	1.24	1.91	2.58	3.25	3.92	4.59
0.58	1.25	1.92	2.59	3.26	3.93	4.60
0.59	1.26	1.93	2.60	3.27	3.94	4.61
0.60	1.27	1.94	2.61	3.28	3.95	4.62
0.61	1.28	1.95	2.62	3.29	3.96	4.63
0.62	1.29	1.96	2.63	3.30	3.97	4.64
0.63	1.30	1.97	2.64	3.31	3.98	4.65
0.64	1.31	1.98	2.65	3.32	3.99	4.66
0.65	1.32	1.99	2.66	3.33	4.00	4.67
0.66	1.33	2.00	2.67	3.34	4.01	4.68
0.67	1.34	2.01	2.68	3.35	4.02	4.69
0.68	1.35	2.02	2.69	3.36	4.03	4.70
0.69	1.36	2.03	2.70	3.37	4.04	4.71
0.70	1.37	2.04	2.71	3.38	4.05	4.72
0.71	1.38	2.05	2.72	3.39	4.06	4.73
0.72	1.39	2.06	2.73	3.40	4.07	4.74
0.73	1.40	2.07	2.74	3.41	4.08	4.75
0.74	1.41	2.08	2.75	3.42	4.09	4.76
0.75	1.42	2.09	2.76	3.43	4.10	4.77
0.76	1.43	2.10	2.77	3.44	4.11	4.78
0.77	1.44	2.11	2.78	3.45	4.12	4.79
0.78	1.45	2.12	2.79	3.46	4.13	4.80
0.79	1.46	2.13	2.80	3.47	4.14	4.81
0.80	1.47	2.14	2.81	3.48	4.15	4.82
0.81	1.48	2.15	2.82	3.49	4.16	4.83
0.82	1.49	2.16	2.83	3.50	4.17	4.84
0.83	1.50	2.17	2.84	3.51	4.18	4.85
0.84	1.51	2.18	2.85	3.52	4.19	4.86
0.85	1.52	2.19	2.86	3.53	4.20	4.87
0.86	1.53	2.20	2.87	3.54	4.21	4.88
0.87	1.54	2.21	2.88	3.55	4.22	4.89
0.88	1.55	2.22	2.89	3.56	4.23	4.90
0.89	1.56	2.23	2.90	3.57	4.24	4.91
0.90	1.57	2.24	2.91	3.58	4.25	4.92
0.91	1.58	2.25	2.92	3.59	4.26	4.93
0.92	1.59	2.26	2.93	3.60	4.27	4.94
0.93	1.60	2.27	2.94	3.61	4.28	4.95
0.94	1.61	2.28	2.95	3.62	4.29	4.96
0.95	1.62	2.29	2.96	3.63	4.30	4.97
0.96	1.63	2.30	2.97	3.64	4.31	4.98
0.97	1.64	2.31	2.98	3.65	4.32	4.99
0.98	1.65	2.32	2.99	3.66	4.33	5.00
0.99	1.66	2.33	3.00	3.67	4.34	
1.00	1.67	2.34	3.01	3.68	4.35	
1.01	1.68	2.35	3.02	3.69	4.36	
1.02	1.69	2.36	3.03	3.70	4.37	
1.03	1.70	2.37	3.04	3.71	4.38	
1.04	1.71	2.38	3.05	3.72	4.39	
1.05	1.72	2.39	3.06	3.73	4.40	
1.06	1.73	2.40	3.07	3.74	4.41	

LIBERTY MUTUAL
INSURANCE GROUP

ARKANSAS
Automobile Rating Manual

Step #	LIABILITY	Calculations
1	Liability Base Rate	
2	Increased Liability Limit Factor	x
3	Step 1 x 2 (Round to the Dollar)	=
4	Accident Prevention Course Discount Factor	
5	Inexperienced Operator Surcharge Factor	x
6	Anti Lock Brake Discount Factor	x
7	Financial Responsibility Surcharge Factor	x
8	Step 4 x 5 x 6 x 7 (Round to the Hundredth)	=
9	**Step 3 x 8 (Round to the Dollar)**	=
10	Class Factor	
11	Multi Car Discount Factor	-
12	LIC Preferred Discount Factor	x
13	Market Segment Factor	x
14	LIC Tier Rating Factor	x
15	Good Student Discount Factor	x
16	College Educated Discount Factor	x
17	Driver Training Discount Factor	x
18	Step 10 - 11 x 12 x 13 x 14 x 15 x 16 x 17 (Round to the Hundredth)	=
19	SC9 Credit Factor	x
20	Step 18 x 19 (Round to the Hundredth)	=
21	**Step 9 x 20 (Round to the Dollar)**	=
22	Platinum Discount Factor	x
23	Step 21 x 22 (Round to the Dollar)	=
24	Group Savings Plus Discount Factor - see rule page	x
25	**Liability Total Step 23 x 24 (Round to the Dollar)**	=

Step #	PIP MEDICAL PAYMENTS	Calculations
1	PIP Medical Payments Base Rate	
2	Anti Lock Brake Discount Factor	
3	Inexperienced Operator Surcharge Factor	x
4	Passive Restraint Discount Factor	x
5	Accident Prevention Course Discount Factor	x
6	Financial Responsibility Surcharge Factor	x
7	Step 2 x 3 x 4 x 5 x 6 (Round to the Hundredth)	=
8	**Step 1 x 7 (Round to the Dollar)**	=
9	Class Factor	
10	Multi Car Discount Factor	-
11	LIC Preferred Discount Factor	x
12	Market Segment Factor	x
13	LIC Tier Rating Factor	x
14	Good Student Discount Factor	x
15	College Educated Discount Factor	x
16	Driver Training Discount Factor	x
17	Step 9 - 10 x 11 x 12 x 13 x 14 x 15 x 16 (Round to the Hundredth)	=
18	SC9 Credit Factor	x
19	Step 17 x 18 (Round to the Hundredth)	=
20	**Step 8 x 19 (Round to the Dollar)**	=
21	Platinum Discount Factor	x
22	Step 20 x 21 (Round to the Hundredth)	=
23	Group Savings Plus Discount Factor - see rule page	x
24	**Step 22 x 23 (Round to the Dollar)**	=
25	Work Loss Benefits Rate	
26	Accidental Death Benefits Rate	+
27	Step 25 + 26 (Round to the Dollar)	=
28	Anti Lock Brake Discount Factor	
29	Passive Restraint Discount Factor	x
30	Step 28 x 29 (Round to the Hundredth)	=
31	**Step 27 x 30 (Round to the Dollar)**	=
32	LIC Deviation Factor	x
33	Step 31 x 32 (Round to the Dollar)	=
34	Platinum Discount Factor	x
35	Step 33 x 34 (Round to the Hundredth)	=
36	Group Savings Plus Discount Factor - see rule page	x
37	**Step 35 x 36 (Round to the Dollar)**	=
38	Increased PIP Medical Payments Rate	
39	Market Segment Factor	x
40	LIC Tier Rating Factor	x
41	Step 38 x 39 x 40 (Round to the Dollar)	=
42	Platinum Discount Factor	x
43	Step 41 x 42 (Round to the Hundredth)	=
44	Group Savings Plus Discount Factor - see rule page	x
45	**Step 43 x 44 (Round to the Dollar)**	=
46	**PIP Medical Payments Total Step 24 + 37 + 45 (Round to the Dollar)**	=

ARKANSAS
Automobile Rating Manual

Step #	UNINSURED MOTORISTS	Calculations
1	Uninsured Motorists Limits Rate	
2	LIC Deviation Factor	x
3	Step 1 x 2 (Round to the Dollar)	=
4	Platinum Discount Factor	x
5	Step 3 x 4 (Round to the Dollar)	=
6	Group Savings Plus Discount Factor - see rule page	x
7	**Uninsured Motorists Limits Total Step 5 x 6 (Round to the Dollar)**	=

Step #	UNDERINSURED MOTORISTS	Calculations
1	Underinsured Motorists Limits Rate	
2	LIC Deviation Factor	x
3	Step 1 x 2 (Round to the Dollar)	=
4	Platinum Discount Factor	x
5	Step 3 x 4 (Round to the Dollar)	=
6	Group Savings Plus Discount Factor - see rule page	x
7	**Underinsured Motorists Limits Total Step 5 x 6 (Round to the Dollar)**	=

Step #	COMPREHENSIVE	Calculations
1	Comprehensive Base Rate	
2	Model Year & Symbol Factor - Comprehensive	x
3	Comprehensive Deductible Factor	x
4	Step 1 x 2 x 3 (Round to the Dollar)	=
5	Inexperienced Operator Surcharge Factor	
6	Anti Theft Device Discount Factor	x
7	Accident Prevention Course Discount Factor	x
8	Step 5 x 6 x 7 (Round to the Hundredth)	=
9	**Step 4 x 8 (Round to the Dollar)**	=
10	Class Factor	
11	Multi Car Discount Factor	-
12	LIC Preferred Discount Factor	x
13	Market Segment Factor	x
14	LIC Tier Rating Factor	x
15	Good Student Discount Factor	x
16	College Educated Discount Factor	x
17	Driver Training Discount Factor	x
18	Step 10 - 11 x 12 x 13 x 14 x 15 x16 x17 (Round to the Hundredth)	=
19	SC9 Credit Factor	x
20	Step 18 x 19 (Round to the Hundredth)	=
21	**Step 9 x 20 (Round to the Dollar)**	=
22	Platinum Discount Factor	x
23	Step 21 x 22 (Round to the Dollar)	=
24	Group Savings Plus Discount Factor - see rule page	x
25	**Comprehensive Total Step 23 x 24 (Round to the Dollar)**	=

Step #	COLLISION	Calculations
1	Collision Base Rate	
2	Model Year & Symbol Factor - Collision	x
3	Collision Deductible Factor	x
4	Step 1 x 2 x 3 (Round to the Dollar)	=
5	Pick Up and Van Discount Factor	x
6	Step 4 x 5 (Round to the Dollar)	=
7	Inexperienced Operator Surcharge Factor	
8	Accident Prevention Course Discount Factor	x
9	Step 7 x 8 (Round to the Hundredth)	=
10	**Step 6 x 9 (Round to the Dollar)**	=
11	Class Factor	
12	Multi Car Discount Factor	-
13	LIC Preferred Discount Factor	
14	Market Segment Factor	
15	LIC Tier Rating Factor	x
16	Good Student Discount Factor	x
17	College Educated Discount Factor	x
18	Driver Training Discount Factor	x
19	Step 11 - 12 x 13 x 14 x 15 x 16 x 17 x 18 (Round to the Hundredth)	=
20	SC9 Credit Factor	x
21	Step 19 x 20 (Round to the Hundredth)	=
22	**Step 10 x 21 (Round to the Dollar)**	=
23	Platinum Discount Factor	x
24	Step 22 x 23 (Round to the Dollar)	=
25	Group Savings Plus Discount Factor - see rule page	x
26	**Collision Total Step 24 x 25 (Round to the Dollar)**	=

**LIBERTY MUTUAL
INSURANCE GROUP**

Automobile Rating Manual

Step #	LIABILITY SDIP	Calculations
1	Liability Base Rate	
2	Increased Liability Limit Factor	x
3	Step 1 x 2 (Round to the Dollar)	=
4	Market Segment Factor	x
5	LIC Tier Rating Factor	x
6	Step 3 x 4 x 5 (Round to the Dollar)	=
7	Accident Points Factor	
8	Violations Points Factor	+
9	Step 7 + 8 (No Rounding)	=
10	**Step 6 x 9 (Round to the Dollar)**	=
11	Platinum Discount Factor	x
12	Step 10 x 11 (Round to the Dollar)	=
13	Group Savings Plus Discount Factor - see rule page	x
14	**Liability SDIP Total Step 12 x 13 (Round to the Dollar)**	=

Step #	COLLISION SDIP	Calculations
1	Collision Base Rate	
2	Collision Model Year & Symbol Factor	x
3	Collision Deductible Factor	x
4	Step 1 x 2 x 3 (Round to the Dollar)	=
5	Market Segment Factor	x
6	LIC Tier Rating Factor	x
7	Step 4 x 5 x 6 (Round to the Dollar)	=
8	Pick Up and Van Discount Factor	x
9	Step 7 x 8 (Round to the Dollar)	=
10	Accident Points Factor	
11	Violations Points Factor	+
12	Step 10 + 11 (No Rounding)	=
13	**Step 9 x 12 (Round to the Dollar)**	=
14	Platinum Discount Factor	x
15	Step 13 x 14 (Round to the Dollar)	=
16	Group Savings Plus Discount Factor - see rule page	x
17	**Collision SDIP Total Step 15 x 16 (Round to the Dollar)**	=

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)
(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	**This filing transmittal is part of Company Tracking #**	**AR AO MSC**

2.	**This filing corresponds to form filing number** (Company tracking number of form filing, if applicable)	

☐ Rate Increase   ☐ Rate Decrease   ☒ Rate Neutral (0%)

3.	**Filing Method (Prior Approval, File & Use, Flex Band, etc.)**	**File and Use**

4a. **Rate Change by Company (As Proposed)**

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b. **Rate Change by Company (As Accepted) For State Use Only**

Company Name	Overall % Indicated Change (when applicable	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	**Overall percentage rate indication (when applicable)**		
5b.	**Overall percentage rate impact for this filing**		
5c.	**Effect of Rate Filing – Written premium change for this program**		
5d.	**Effect of Rate Filing – Number of policyholders affected**		

6.	**Overall percentage of last rate revision**	
7.	**Effective Date of last rate revision**	
8.	**Filing Method of Last filing** **(Prior Approval, File & Use, Flex Band, etc.)**	

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Section D, Page 1 LIC & Section D Page 4	☐ New ☒ Replacement ☐ Withdrawn	
02	PD 1, PD 2, and PD4	☐ New ☒ Replacement ☐ Withdrawn	
03	R 2, and R 12	☐ New ☒ Replacement ☐ Withdrawn	